

Debtor 1 Christopher Bucon

Debtor 2 Jennifer M. Bucon
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois
(State)

Case number 17-24339

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for BKPL-EG Series N Trust **Court claim no.** (if known): 27-1

Last 4 digits of any number you use to identify the debtor's account: 2 9 6 4

Property address: 8412 Hanbury Ct.
Number Street

Joliet IL 60431
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 6203.79

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 900.00

c. **Total.** Add lines a and b. * Less Suspense Balance (c) \$ 5655.06*
\$1448.73

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

03 / 01 / 2022
MM / DD / YYYY

Debtor 1 Christopher Bucon
First Name Middle Name Last Name

Case number (if known) 17-24339

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Molly Slutsky Simons
Signature

Date 06/08/2022

Print Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address 394 Wards Corner Road, Suite 180
Number Street

Loveland OH 45140
City State ZIP Code

Contact phone (513) 444-4100

Email bankruptcy@sottileandbarile.com



Loan#
Borrower: Bucon
Date Filed: 8/15/2017
BK Case #: 17-24339
Petition Due Date:
Date: 9/1/2017
POC covers: 6/17 - 8/17
prepet claim total \$ 8,866.34

PAYMENT CHANGES			
DATE	P&I	Escrow	TOTAL
09/01/17	1,215.44	766.79	1,982.23
10/01/18	1,215.44	734.45	1,949.89
07/01/19	1,215.44	751.37	1,966.81
07/01/20	1,215.44	736.06	1,951.50
08/01/21	1,215.44	852.49	2,067.93
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	

Payment listed in POC
PC filed with the court
PC filed with the court
PC filed with the court
PC filed with the court

Date	Amount Recvd	PRE/POST/APO	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance	ao date paid	ao credit	ao debit	ao susp bal	ao paid to date	POC DATE PAID	OC Arrears Cre	POC Debit	C Suspense Bal	POC Paid to Date
Beginning Suspense Balance						\$0.00			\$0.00				\$0.00	\$0.00				\$0.00	\$0.00
9/26/2017	\$303.17	Post				\$303.17		\$303.17	\$303.17				\$0.00	\$0.00				\$0.00	\$0.00
9/28/2017	\$1,990.00	Post	9/1/17		\$1,982.23	\$7.77		\$7.77	\$310.94				\$0.00	\$0.00		\$10.00		\$10.00	\$0.00
10/30/2017	\$1,990.00	Post	10/1/17		\$1,982.23	\$7.77		\$7.77	\$318.71				\$0.00	\$0.00				\$10.00	\$0.00
11/30/2017	\$1,954.30	Post	11/1/17		\$1,982.23	-\$27.93		\$27.93	\$290.78				\$0.00	\$0.00				\$10.00	\$0.00
12/1/2017	\$1,954.30	Post	12/1/17		\$1,982.23	-\$27.93		\$27.93	\$262.85				\$0.00	\$0.00				\$10.00	\$0.00
1/31/2018	\$1,954.30	Post	1/1/18		\$1,982.23	-\$27.93		\$27.93	\$234.92				\$0.00	\$0.00				\$10.00	\$0.00
2/27/2018	\$1,954.30	Post	2/1/18		\$1,982.23	-\$27.93		\$27.93	\$206.99				\$0.00	\$0.00				\$10.00	\$0.00
3/13/2018	\$1,954.30	Post	3/1/18		\$1,982.23	-\$27.93		\$27.93	\$179.06	8/1/2019		\$1,966.81	-\$1,966.81	\$0.00		\$1,675.99		\$1,685.99	\$1,675.99
4/27/2018	\$1,954.30	Post	4/1/18		\$1,982.23	-\$27.93		\$27.93	\$151.13	9/1/2019		\$1,966.81	-\$3,933.62	\$0.00				\$1,685.99	\$1,675.99
5/31/2018	\$1,954.30	Post	5/1/18		\$1,982.23	-\$27.93		\$27.93	\$123.20	10/1/2019		\$1,966.81	-\$5,900.43	\$0.00		\$56.22		\$1,742.21	\$1,732.21
6/29/2018	\$1,954.30	Post	6/1/18		\$1,982.23	-\$27.93		\$27.93	\$95.27	11/1/2019		\$1,966.81	-\$7,867.24	\$0.00				\$1,742.21	\$1,732.21
8/1/2018	\$1,954.30	Post	7/1/18		\$1,982.23	-\$27.93		\$27.93	\$67.34	12/1/2019		\$1,966.81	-\$9,834.05	\$0.00		\$56.22		\$1,798.43	\$1,788.43
8/31/2018	\$1,954.30	Post	8/1/18		\$1,982.23	-\$27.93		\$27.93	\$39.41	suspense	\$126.36		-\$9,707.69	\$126.36				\$1,798.43	\$1,788.43
10/19/2018	\$1,955.00	Post	9/1/18		\$1,982.23	-\$27.23		\$27.23	\$12.18				\$0.00	\$0.00		\$56.22		\$1,854.65	\$1,844.65
11/20/2018	\$1,955.00	Post	10/1/18		\$1,949.89	\$5.11	\$5.11		\$17.29				\$0.00	\$0.00				\$1,854.65	\$1,844.65
12/14/2018	\$1,955.00	Post	11/1/18		\$1,949.89	\$5.11	\$5.11		\$22.40				\$0.00	\$0.00				\$1,854.65	\$1,844.65
12/28/2018	\$1,955.00	Post	12/1/18		\$1,949.89	\$5.11	\$5.11		\$27.51				\$0.00	\$0.00		\$32.38		\$1,887.03	\$1,877.03
2/26/2019	\$1,955.00	Post	1/1/19		\$1,949.89	\$5.11	\$5.11		\$32.62				\$0.00	\$0.00				\$1,887.03	\$1,877.03
3/11/2019	\$1,955.00	Post	3/1/19		\$1,949.89	\$5.11	\$5.11		\$37.73				\$0.00	\$0.00				\$1,887.03	\$1,877.03
3/29/2019	\$1,955.00	Post	2/1/19		\$1,949.89	\$5.11	\$5.11		\$42.84				\$0.00	\$0.00				\$1,887.03	\$1,877.03
5/6/2019	\$1,950.00	Post	4/1/19		\$1,949.89	\$0.11	\$0.11		\$42.95				\$0.00	\$0.00				\$1,887.03	\$1,877.03
6/21/2019	\$1,950.00	Post	5/1/19		\$1,949.89	\$0.11	\$0.11		\$43.06				\$0.00	\$0.00		\$315.63		\$2,202.66	\$2,192.66
7/12/2019	\$1,950.00	Post	6/1/19		\$1,949.89	\$0.11	\$0.11		\$43.17				\$0.00	\$0.00		\$224.66		\$2,427.32	\$2,417.32
8/6/2019	\$80.00	Post				\$80.00	\$80.00		\$123.17				\$0.00	\$0.00				\$2,427.32	\$2,417.32
8/20/2019		Pre				\$0.00			\$123.17				\$0.00	\$0.00		\$228.12		\$2,655.44	\$2,645.44
9/20/2019		PRE				\$0.00			\$123.17				\$0.00	\$0.00		\$342.35		\$2,997.79	\$2,987.79
10/21/2019		Pre				\$0.00			\$123.17				\$0.00	\$0.00		\$228.58		\$3,226.37	\$3,216.37
10/25/2019	\$1,970.00	Post	7/1/19	6/1/19	\$1,966.81	\$3.19	\$3.19		\$126.36				\$0.00	\$0.00				\$3,226.37	\$3,216.37
11/18/2019		PRE				\$0.00			\$126.36				\$0.00	\$0.00		\$225.58		\$3,451.95	\$3,441.95
11/29/2019	\$1,970.00	POST	8/1/19	7/1/19	\$1,966.81	\$3.19	\$3.19		\$129.55				\$0.00	\$0.00				\$3,451.95	\$3,441.95
12/17/2019			MFR WAS FILED			\$0.00			\$129.55				\$0.00	\$0.00				\$3,451.95	\$3,441.95
12/20/2019		PRE				\$0.00			\$129.55				\$0.00	\$0.00		\$334.85		\$3,786.80	\$3,776.80
1/17/2020		PRE				\$0.00			\$129.55				\$0.00	\$0.00		\$225.58		\$4,012.38	\$4,002.38
2/24/2020	\$880.59	POST				\$880.59	\$880.59		\$1,010.14				\$0.00	\$0.00		\$334.85		\$4,347.23	\$4,337.23
						\$0.00			\$1,010.14				\$0.00	\$0.00		\$225.58		\$4,572.81	\$4,562.81
						\$0.00		\$736.27	\$273.87		\$736.27		\$736.27	\$736.27				\$4,572.81	\$4,562.81
3/17/2020			AO 9/19 - 2/20			\$0.00			\$273.87	total dq		\$1,031.00	-\$294.73	\$736.27		\$214.98		\$4,787.79	\$4,777.79
3/30/2020	\$805.82	Post				\$805.82	\$805.82		\$1,079.69	9/1/2019		\$2,067.93	-\$2,362.66	\$736.27				\$4,787.79	\$4,777.79
4/7/2020	\$7,867.43	Post	3/1/20		\$1,966.81	\$5,900.62	\$5,900.62		\$6,980.31	10/1/2019		\$2,067.93	-\$4,430.59	\$736.27				\$4,787.79	\$4,777.79
						\$0.00			\$6,980.31	11/1/2019		\$2,067.93	-\$6,498.52	\$736.27				\$4,787.79	\$4,777.79
						\$0.00			\$6,980.31	12/1/2019		\$2,067.93	-\$8,566.45	\$736.27				\$4,787.79	\$4,777.79
						\$0.00			\$6,980.31	1/1/2020		\$2,067.93	-\$10,634.38	\$736.27				\$4,787.79	\$4,777.79
4/14/2020	\$806.00	Post				\$806.00	\$806.00		\$7,786.31	2/1/2020		\$2,067.93	-\$12,702.31	\$736.27				\$4,787.79	\$4,777.79
4/28/2020	\$2,000.00	APO	3/17/20		\$7,867.43	-\$5,867.43		\$5,867.43	\$1,918.88		\$7,867.43		-\$4,834.88	\$8,603.70				\$4,787.79	\$4,777.79
4/30/2020	\$805.82	APO	3/31/20		\$805.82	\$0.00			\$1,918.88		\$805.82		-\$4,029.06	\$9,409.52				\$4,787.79	\$4,777.79
						\$0.00			\$1,918.88				-\$4,029.06	\$9,409.52				\$4,787.79	\$4,777.79
5/5/2020	\$805.81	Post	4/1/20		\$1,966.81	-\$1,161.00		\$1,161.00	\$757.88				-\$4,029.06	\$9,409.52				\$4,787.79	\$4,777.79
						\$0.00			\$757.88				-\$4,029.06	\$9,409.52				\$4,787.79	\$4,777.79
5/15/2020		pre				\$0.00			\$757.88				-\$4,029.06	\$9,409.52		\$204.38		\$4,992.17	\$4,982.17
5/29/2020	\$1,967.00	APO	4/15/20		\$805.82	\$1,161.18	\$1,161.18		\$1,919.06		\$805.82		-\$3,223.24	\$10,215.34				\$4,992.17	\$4,982.17
						\$0.00			\$1,919.06				-\$3,223.24	\$10,215.34				\$4,992.17	\$4,982.17
5/31/2020	\$805.81	Post	5/1/20		\$1,966.81	-\$1,161.00		\$1,161.00	\$758.06				-\$3,223.24	\$10,215.34				\$4,992.17	\$4,982.17
6/5/2020	\$805.81	APO	5/15/20		\$805.81	\$0.00			\$758.06		\$805.81		-\$2,417.43	\$11,021.15				\$4,992.17	\$4,982.17
6/22/2020		Pre				\$0.00			\$758.06				-\$2,417.43	\$11,021.15		\$308.35		\$5,300.52	\$5,290.52
						\$0.00			\$758.06				-\$2,417.43	\$11,021.15				\$5,300.52	\$5,290.52
6/26/2020	\$1,967.00	Post	6/1/20		\$1,966.81	\$0.19	\$0.19		\$758.25				-\$2,417.43	\$11,021.15				\$5,300.52	\$5,290.52
7/6/2020	\$806.00	APO	6/15/20		\$805.81	\$0.19	\$0.19		\$758.44		\$805.81		-\$1,611.62	\$11,826.96				\$5,300.52	\$5,290.52
7/31/2020	\$1,967.00	Post	7/1/20		\$1,951.50	\$15.50	\$15.50		\$773.94				-\$1,611.62	\$11,826.96		\$204.38		\$5,504.90	\$5,494.90
8/4/2020	\$806.00	APO	7/15/20		\$805.81	\$0.19	\$0.19		\$774.13		\$805.81		-\$805.81	\$12,632.77				\$5,504.90	\$5,494.90
8/24/2020	\$1,960.00	Post	8/1/20		\$1,951.50	\$8.50	\$8.50		\$782.63				-\$805.81	\$12,632.77		\$431.70		\$5,936.60	\$5,926.60
8/26/2020	\$1,950.00	APO	8/15/20		\$805.81	\$1,144.19	\$1,144.19		\$1,926.82		\$805.81		\$0.00	\$13,438.58				\$5,936.60	\$5,926.60

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re:

Case No. 17-24339

Christopher Bucon
Jennifer M. Bucon

Chapter 13

Debtors.

Hon. Judge LaShonda A. Hunt

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Response to Notice of Final Cure Payment upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on June 8, 2022, before the hour of 5:00 p.m.

Briana Czajka, Debtors' Counsel
ndil@geracilaw.com

Adam Suchy, Debtors' Counsel
ndil@geracilaw.com

Glenn B. Stearns, Trustee
mcguckin_m@lisle13.com

Patrick S Layng, U.S. Trustee
ustpreion11.es.ecf@usdoj.gov

Christopher Bucon, Debtor
Jennifer M. Bucon, Debtor
8412 Hanbury Ct
Joliet, IL 60431

Dated: June 8, 2022

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)
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Loveland, OH 45140
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